

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re:)	
William Price)	
Lisa Price)	Case No. 15-20279
Debtor(s).)	Hearing Date: January 14, 2016
)	Hearing Time: 11 AM
)	Hearing Location: Hannibal Hearing Location

CHAPTER 13 PLAN

PAYMENTS. Debtor is to pay to the Chapter 13 Trustee the sum of the following amounts: (complete one of the following payment options)

\$1290 per month for 60 months.

\$ _____ per month for _____ months, then \$ _____ per month for
_____ months, then \$ _____ per month for _____ months.

A total of \$ _____ through _____, then \$ _____ per month for
_____ months beginning with the payment due in _____, 20____.

In addition, Debtor shall pay to the Trustee, and the plan base shall be increased by the following:

(1) Tax Refund. Debtor shall send any tax refund received during the pendency of the Chapter 13 case to the Trustee; however, Debtor may retain a portion of a tax refund to pay income taxes owed to any taxing authority for the same period as the refund. Debtor may also retain \$1,250 for single filers or \$1,500 for joint filers and refundable tax credits consisting of Earned Income Credit (EIC) and Additional Child Tax Credit each year. (2) Employee Bonuses. Debtor shall send fifty percent of any employee bonus or other distribution paid or payable to Debtor during the term of the plan. (3) Additional Lump Sums. Debtor shall send additional lump sums(s) consisting of _____, if any, to be paid to the Trustee.

DISBURSEMENTS. Creditors shall be paid in the following order and in the following fashion. Unless stated otherwise, the Chapter 13 Trustee will make the payments to creditors. All disbursements by the Trustee to be made pro-rata by class, except per month disbursements described below. However, if there are funds available after payment of equal monthly payments in paragraph 5 and fees in paragraph 6, those funds shall be distributed again to those same paragraphs until paid in full before distributing to the next highest paragraphs:

1. **Trustee and Court Fees.** Pay Trustee a percentage fee as allowed by law and pay filing fees if the Court enters an order providing for filing fees to be paid in the Chapter 13 plan.

2. **Executory Contract/Lease Arrearages.** Trustee to cure pre-petition arrearage on any executory contract accepted in paragraphs 3(A or B) over the following period, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD
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3. Pay sub-paragraphs concurrently:

(A) **Post-petition real property lease payments.** Debtor assumes executory contract for real property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
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(B) **Post-petition personal property lease payments.** Debtor assumes executory contract for personal property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	EST MONTHS REMAINING
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(C) **Continuing Debt Payments (including post-petition mortgage payments on real estate other than Debtor's residence)** Maintain payments of the following continuing debt(s) in accordance with terms of the original contract with any arrearages owed at the time of filing to be cured in paragraph ____ below.

CREDITOR NAME	MONTHLY PAYMENT
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(D) **Post-petition mortgage payments on Debtor's residence.** Payments due post-filing on debt(s) secured by lien(s) on Debtor(s) residence to be at the monthly amount listed below (or as adjusted by creditor under terms of loan agreement) to:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
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(E) **DSO Claims in equal installments.** Pay any pre-petition domestic support obligation arrears (not provided for elsewhere in this plan) in full in equal monthly installments over the life of the plan, estimated as:

CREDITOR NAME	TOTAL AMOUNT DUE	INTEREST RATE
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4. **Attorney Fees.** Pay Debtor's attorney \$2000 in equal monthly payments over 25 months. Any additional fees allowed by the Court shall be paid pursuant to paragraph 6 below. [See the Local Rules for limitations on use of this paragraph]

5. Pay sub-paragraphs concurrently:

(A) **Pre-petition arrears on secured claims paid in paragraph 3.** Pay pre-petition arrearage on debts paid under paragraphs 3 (C) or (D) in equal monthly installments over the period set forth below and with the interest rate identified below, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD	INTEREST RATE
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(B) **Secured claims to be paid in full.** The following claims shall be paid in full in equal monthly payments over the period set forth below with 4.75% interest.

CREDITOR	EST BALANCE DUE	REPAY PERIOD	TOTAL w/ INTEREST
Chrysler Capital	\$42422.00	60	\$53,599.30
Hyundai Motor Finance	\$1422.00	60	\$21305.26

(C) **Secured claims subject to modification.** Pay all other secured claims the fair market value of the collateral, as of the date the petition was filed, in equal monthly payments over the period set forth below with ____% interest and with any balance of the debt to be paid as non-priority unsecured debt under paragraph 9 (A), estimated as set forth below:

CREDITOR	BALANCE DUE	FMV	REPAY PERIOD	TOTAL w/ INTEREST
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(D) **Co-debtor guaranteed debt paid in equal monthly installments.** The following co-debtor guaranteed claims(s) to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in equal monthly installments over the period set forth below and with interest as identified below.

CREDITOR	EST BALANCE	TRUSTEE/CO-DEBTOR	PERIOD	INTEREST RATE
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(E) Pay any post-petition fees and costs as identified in a notice filed per Federal Rule of Bankruptcy Procedure 3002.1 as a supplement to an allowed claim or any other post-petition fees and costs which the Court allows and orders the Trustee to pay. Any such amounts shall be paid in equal monthly payments over the remainder of the plan duration and shall not receive interest.

6. Pay \$1500.00 of debtor's attorney's fees and any additional attorney fees allowed by the Court .

7. Pay sub-paragraphs concurrently:

(A) **Unsecured Co-debtor guaranteed claims.** The following unsecured co-debtor guaranteed debt to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in full with interest rate as identified below.

CREDITOR NAME	EST TOTAL DUE	TRUSTEE/CO-DEBTOR	INTEREST RATE
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(B) **Assigned DSO Claims.** Domestic support obligation arrearages assigned to, or recoverable by, a governmental unit, to be paid a fixed amount with the balance to be owed by the Debtor(s) after completion of the Plan, pursuant to § 507(a)(1)(B) and 1322(a)(4). Regular payments that become due after filing shall be paid **directly** by Debtor(s).

CREDITOR	TOTAL DUE	TOTAL AMOUNT PAID BY TRUSTEE (100% or lesser dollar amount enumerated here)
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8. **Priority Claims.** Pay the following priority claims allowed under 11U.S.C. section 507 in full, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE
IRS	\$2000.00

9. Pay the following sub-paragraphs concurrently:

(A) **General Unsecured Claims.** Pay non-priority, unsecured creditors. Estimated total owed:\$42803.00 Amount required to be paid to non-priority unsecured creditors as determined by 1325(a)(4) hypothetical Chapter 7 liquidation calculation: \$0.00. Amount required to be paid to non-priority unsecured creditors as determined by 1325(b) calculation: \$0.00. Debtor guarantees a minimum of \$0.00 (Dollar amount or 100%) will be paid to non-priority unsecured creditors.

(B) **Surrender of Collateral.** Debtor proposes to surrender the following collateral to the following creditor(s) with any deficiency paid as non-priority unsecured debt:

CREDITOR	COLLATERAL
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(C) **Rejected Executory Contracts/Leases.** Debtor rejects the following executory contract(s) with the following creditor(s). Any balance to be paid as non-priority unsecured debt.:

CREDITOR	CONTRACT/LEASE
Acceptance Now	Furniture Rental Agreement

10. Other:

11. All secured creditors shall retain the liens securing their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under section 1328. However, the Debtor will request avoidance of non-purchase money liens secured by consumer goods as well as judicial liens which impair exemptions and said creditors will not retain their liens if the Court enters an order granting the Debtor's request to avoid the liens.

12. Any pledged credit union shares or certificates of deposit held by any bank shall be applied to the amount owed such Claimant.

13. Title to Debtor's property to re-vest in Debtor upon confirmation. Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or property and consent cannot be obtained readily. Within

fourteen days of filing federal and state income tax returns, Debtor shall provide a copy of each return to the Chapter 13 Trustee.

14. Any post-petition claims filed and allowed under 11 U.S.C. section 1305 may be paid through the plan.

CREDITOR'S NOTICE: YOU MUST FILE A CLAIM IN ORDER TO PARTICIPATE IN DISBURSEMENTS PROPOSED HEREIN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE CLAIM. IN COMPLIANCE WITH ORDER OF THE COURT, ABSENT A SPECIFIC ORDER OF THE COURT TO THE CONTRARY, THE CHAPTER 13 TRUSTEE, RATHER THAN THE DEBTOR, WILL MAKE ALL PRE-CONFIRMATION DISBURSEMENTS PURSUANT TO SECTION 1326(a). ALL CREDITORS ENTITLED TO PRE-CONFIRMATION DISBURSEMENTS, INCLUDING LEASE CREDITORS, MUST FILE A PROOF OF CLAIM TO BE ENTITLED TO RECEIVE SUCH PAYMENTS FROM THE CHAPTER 13 TRUSTEE. PURSUANT TO LOCAL RULE, THE PROOF OF CLAIM SHALL CONTROL THE VALUATION OF COLLATERAL AND ANY VALUATION STATED IN THE PLAN SHALL NOT BE BINDING ON THE CREDITOR. THE TRUSTEE, IN HIS SOLE DISCRETION, MAY DETERMINE TO RESERVE FUNDS FOR PAYMENT TO ANY CREDITOR SECURED BY A MORTGAGE ON REAL ESTATE PENDING FILING OF A CLAIM.

DATE: 11/5/2015

DEBTOR: /s/ William Price

DATE: 11/5/2015

DEBTOR: /s/ Lisa Price

CERTIFICATE OF SERVICE

COMES NOW the Debtors, by counsel, and certifies that a copy of the Chapter 13 Plan was mailed to all creditors by first class mail on November 5, 2015.

Agara Reddy
1705 E Broadway Ste 200 Columbia, MO 65201-8154

Capital One
POB 60599
City of Industry, CA 91716-0599

Chrysler Capital
POB 961275
Fort Worth, TX 76161-0275

GECRB/Care Credit
POB 965036
Orlando, FL 32896-5036

Internal Revenue Service 30 West Pershing Road Kansas City, MO 64108-2410

(L.F. 13 Rev. 5/2015)

MU Health Care
POB 807003
Kansas City, MO 64180-7003

Midland Funding (R) 8875 Aero Dr. Ste 200 San Diego, CA 92123-2255

Moberly Area Community College 101 College Ave
Moberly, MO 65270-1304

Office of US Trustee
111 S Tenth St, Ste 6.353 St. Louis, MO 63102-1127

Acceptance Now
5502 Headquarters Dr. Plano, TX 75024

Boyce and Bynum
200 Portland St. Columbia, MO 65201-6525

Chex Systems
ATTN Consumer Relations 7805 Hudson Road Ste 100 Saint Paul, MN 55125-1703

Commerce Bank
3930 S 147th St Ste 200 Omaha, NE 68144-5571

Hawtorne Recovery Services POB 1883
Columbia, MO 65205-1883

Internal Revenue Service P.O. Box 7346 Philadelphia PA 19101-7346

Merrick Bank
POB 5000
Draper, UT 84020-5000

Missouri Department of Revenue PO Box 475
301 W High St
Jefferson City MO 65101-1517

Moberly Regional Medical Center 1515 Union Ave
Moberly, MO 65270-9449

RTO Rentals
POB 489
Paris, TN 38242-0489

Accounts Management SVCS 515 N College Ave A Columbia, MO 65201-4790

CHAS Physician Services POB 30049
Columbia, MO 65205-3049

(p)CHOICE RECOVERY INC 1550 OLD HENDERSON ROAD STE 100
COLUMBUS OH 43220-3662

Credit One Bank
POB 98873
Las Vegas, NV 89193-8873

(p)HYUNDAI MOTOR FINANCE COMPANY PO BOX 20809
FOUNTAIN VALLEY CA 92728-0809

Loanme.com
1900 S State College Blvd Ste 300 Anaheim, CA 92806-6152

Michael Berry
110 E Rollins St. Moberly, MO 65270-2269

Missouri Higher Educ
633 Spirit Dr. Chesterfield, MO 63005-1243

Northland Group
POB 390846
Minneapolis, MN 55439-0846

Randolph Area YMCA POB 176
Moberly, MO 65270-0176

Sallie Mae
POB 9500
Wilkes Barre, PA 18773-9500

State Collection Service 2509 S Stoughton Rd. Madison, WI 53716-3314

University Physicians
POB 808945
Kansas City, MO 64180-8945

Security Finance
POB 3146
Spartanburg, SC 29304-3146

Tower Loan
13 Channel 16 Way Jackson, MS 39209

Valentine Insurance 630 N Morley St. Moberly, MO 65270-2556

Security Financial Service POB 3146
Spartanburg, SC 29304-3146

United Consumer Financial Services POB 856290
Louisville, KY 40285-6290

Warren Lawson
601 W Nifong Blvd Bldg 4b Columbia, MO 65203-6804

Choice Recovery POB 20790 Columbus, OH 43220

Hyundai Motor Finance 10550 Talbert Ave Fountain Valley, CA 92708

Respectfully Submitted,
THE COKE LAW FIRM, LLC
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